

Veterinary Medicine Loan Repayment Program (VMLRP) Frequently Asked Questions

Basic Eligibility

Am I eligible to apply for the VMLRP?

You are eligible if you 1) possess a DVM (or equivalent) degree from a college of Veterinary Medicine accredited by the American Veterinary Medical Association, 2) have qualified educational loan debt, 3) are able to secure employment in a designated veterinary shortage situation within 90 days of award notification, and 4) meet all other terms and conditions of the application process. See the [Eligibility](#) page on the VMLRP website for additional details.

Who is not eligible to apply for the VMLRP?

Individuals who owe a veterinary service obligation, have a Federal judgment lien against their property arising from Federal debt, or have total qualified debt that does not meet the debt threshold are not eligible to apply. See the [Eligibility](#) page on the VMLRP website for additional terms and conditions of the application process.

What is the debt threshold?

The minimum amount of qualified DVM debt you must have to be eligible to apply is \$15,000 as of the application deadline.

How do I know if I have an outstanding service obligation?

You need to contact the agency or institution that awarded you an award or scholarship with an associated service obligation to learn if a remaining obligation exists.

Can I receive VMLRP repayment for more than three years?

Yes. If you continue to meet VMLRP eligibility requirements, you may apply to renew your VMLRP contract for as long as it takes to repay all of your DVM debt. Renewal awards can be for one, two, or three years. Like new applications, renewals are competitive and are reviewed using the same criteria applied to new awards, with an additional element. Renewals are also reviewed on the progress made during your initial award. Additional information on renewal applications will be available on our website prior to the FY 2013 application cycle.

Can I apply for VMLRP payments based on service already completed?

No. VMLRP awards are not retroactive.

Do I need to have a DVM (or equivalent) degree before I apply?

Yes, individuals are required to possess a DVM (or equivalent) degree from an accredited college of Veterinary Medicine in order to apply for the program. If you do not expect to have a DVM degree (or equivalent) prior to the application deadline, please visit our website periodically for updates on future application cycles. We expect to have information on the FY 2012 application cycle posted on our website by November 2011.

Is the VMLRP for new graduates only?

No, anyone with a DVM degree (or equivalent) from an accredited college of Veterinary Medicine is welcome to apply. Both new and experienced veterinarians with eligible educational debt are welcome to apply.

I received my DVM from a college that is not accredited by the AVMA. Can I still apply?

No. Federal regulations dictate that, to be eligible for the VMLRP, eligible loans must be received for the individual's attendance at a college of veterinary medicine accredited by the AVMA Council on Education (COE). The AVMA COE is a specialized accrediting agency that is recognized and authorized by the U.S. Department of Education. The list of veterinary schools accredited by the AVMA COE can be found at:

http://www.avma.org/education/cvea/colleges_accredited/allcolleges.asp

The veterinary school I attended recently became fully accredited by the AVMA. Am I eligible?

It depends. The VMLRP will only repay debt incurred at an institution that is accredited at the time of your attendance and graduation. If an institution received full accreditation status during your attendance at this institution, only the portion of veterinary school loans that were disbursed subsequent to the institution's date of accreditation shall be repaid by the VMLRP.

This includes any scenario involving a transfer from a non-accredited institution to an accredited institution. If you received your DVM degree from an institution that was not accredited at the time the degree was conferred, you remain ineligible for a VMLRP award. This is regardless of the fact that you may have attended an accredited institution prior to transferring to the non-accredited institution from which you received your DVM degree.

Finally, the amount of your **eligible** debt must meet or exceed the debt threshold.

I already have a practice in a designated veterinary shortage area. Can I apply?

Yes, you are eligible to apply as a retention case, but you still must meet all other requirements. To be competitive, it is likely that you would have to make a strong case that you are about to terminate provision of veterinary services to the designated shortage area. Competitiveness may also depend upon your explanation of how receipt of a loan repayment award will change your situation relative to your pre-award circumstances such that you anticipate being able to provide veterinary services beyond the term of the VMLRP service agreement.